

## Boubyan Bank

### Kuwait Stock Exchange 1H-2020 Financial Results Announcement

Profitability	1H-2019	1H-2020	Variance
Net Profit / (Loss) (KWD)	28,864,841	17,143,207	(40.6%)
Earnings Per Share (fils)	9.07	4.80	(47.1%)
Total Operating Revenue (KWD)	73,870,143	79,466,839	7.6%
Gross Profit / (Loss) (KWD)	45,211,075	43,798,576	(3.1%)
Return on Average Equity (ROAE)	6.23%	3.28%	
Return on Average Assets (ROAA)	0.64%	0.31%	

Balance Sheet Summary (KWD)	30-Jun-19	30-Jun-20	Variance
<b>Assets:</b>			
Current Assets	2,974,036,505	3,830,921,231	28.8%
Non-current Assets	1,818,903,204	2,300,347,782	26.5%
Total Assets	4,792,939,709	6,131,269,013	27.9%
Shareholders' Equity*	548,896,289	495,597,272	(9.7%)

#### Liabilities:

Current Liabilities	3,983,310,256	5,152,560,136	29.4%
Non-current Liabilities	183,020,951	376,516,057	105.7%
Total Liabilities	4,166,331,207	5,529,076,193	32.7%

\* Shareholders' equity may include minority interest

### Year-to-Date Trading Indicators & Current Valuation Multiples

Volume (Shrs '000)	141,300.3	P/E (x)	33.99
Value (KWD '000)	74,726.6	P/BV (x)	3.49
Closing Price (KWD)	0.531	Dividend Yield	1.50%
Book Value Per Share (KWD)	0.152	YTD Share Turnover	4.33%
Current Market Capitalization (KWD Million)	1,731.2	Beta	1.04

Source: Kamco Research & Boursa Kuwait

Pricing data as of 29-Jul-20

NM: Not Meaningful

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#### Disclosure:

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